



**ODISHA LIVESTOCK RESOURCES DEVELOPMENT SOCIETY (OLRDS)**

**OBPI CAMPUS, BHUBANESWAR-751003**

**Expression of Interest**

**For**

**LIVESTOCK INSURANCE UNDER**

**ODISHA LIVESTOCK RESOURCES DEVELOPMENT SOCIETY (OLRDS)**

**Tender Documents**

**For**

**LIVESTOCK INSURANCE**

**UNDER**

**NLM AND STATEPLAN SCHEME FOR THE YEAR 2026-27**

**IMPLEMENTED THROUGH OLRDS**

| <b>Sl.No</b> | <b>Particulars</b>             | <b>Details</b>  |
|--------------|--------------------------------|---|
| 1            | Scheme will cover insurance of | Large Animal (Indigenous/Crossbred milch animals), other livestock (Goat, Sheep, Pigs, Rabbit) and Pack animals (Male Cattle/ Male Buffalo, Horses, Donkey, Mules, Camels, Ponies) will be covered under the programme.   |
| 2            | Eligibility Criteria           | <ol style="list-style-type: none"><li>1. Any Public Insurance Company or Private Insurance Company approved by IRDA can participate in Bid. Authorised agents or any firm or Agency on behalf of Insurance Company are not eligible to participate in the bid.</li><li>2. The Company should have a minimum three years of working experience in Livestock Insurance Sector.</li><li>3. The company should have adequate infrastructural manpower in the State of Odisha covering all the 30 districts for efficient implementation of the Scheme.</li><li>4. The Company should have digital platforms for livestock insurance and shall have facility for integration with State Govt. Portal</li></ol> |

|   |   | GO-SUGAM.  |
|---|---|--|
| 3 | Start Date for receipt of EOI document from bidders                                     | Dt. 04.02.2026   |
| 4 | Last date of receipt of EOI document & EMD submission by bidders<br>(in the form of DD) | Dt. 16.02.2026 Time. 5.00 PM<br>Address : OLRDS, OBPI Campus, Bhubaneswar<br>either by hand /registered post/ courier  |
| 5 | Date of opening of Eoi<br>(For Technical Evaluation)                                    | Dt.17.02.2026 Time 11.00 AM  |
| 6 | Cost of Eoi Form (D.D)<br>(Non - refundable)  | Rs.2360.00 including GST   |
| 7 | Earnest Money Deposit (EMD)   | <b>Rs.4,50,000.00(Rupees Four Lakh Fifty Thousand Only)</b> in favour of the Chief Executive Officer, OLRDS, Bhubaneswar in shape of DD/Bank guarantee   |
| 8 | Performance Security  | Performance security shall be @ 10% of the contract value. The successful bidder shall submit the prescribed amount within 10 days from the date of issue of contract order.   |
| 9 | Assignment Duration   | The tenure of assignment/contract would be initially for a period of 1 year which may be renewed for another two years on a yearly basis from the date of signing of the contract subject to satisfactory performance. |

The bidder should submit two packets, one packet containing the Technical bid documents and the second packet containing financial quote, both the packets packed in one sealed cover, super scribed with **“TENDER DOCUMENTS FOR LIVESTOCK INSURANCE”**

**Cost of Tender Paper: Rs.2360/- (Rupees Two thousand three hundred sixty only) including GST**

|                                    |   |                                 |
|------------------------------------|---|---------------------------------|
| <b>RECEIPT OF TENDER DOCUMENTS</b> | <b>ODISHA LIVESTOCK RESOURCES DEVELOPMENT SOCIETY (OLRDS)</b> |                                 |
| <b>PLACE OF OPENING OF TENDER</b>  |   |                                 |
| <b>ADDRESS FOR COMMUNICATION</b>   |   |                                 |
|                                    | <b>OBPI CAMPUS, SIRIPUR</b>                                   |                                 |
|                                    | <b>BHUBANESWAR-</b>   |                                 |
|                                    | 751003  | Mail: <b>olrdsahd@gmail.com</b> |

**EXPRESSION OF INTEREST (EOI) FOR LIVESTOCK INSURANCE UNDER NLM AND STATE PLAN FOR THE YEAR 2024-25 IMPLEMENTED BY ODISHA LIVESTOCK RESOURCES DEVELOPMENT SOCIETY (OLRDS)**

**OBPI CAMPUS, BHUBANESWAR-751003**

**Website-olrds.odisha.gov.in**

**Email:olrdsahd@gmail.com**

**EOI No. 01**

**date 02.2.2026**

The Chief Executive Officer, Odisha Livestock Resources Development Society (OLRDS), OBPI Campus, Bhubaneswar – 751003 (herein after referred as “Chief Executive Officer (CEO)”) invites sealed Tender (both technical and financial Bids) in the attached format (Annexure –I) from the Public General Insurance Companies and Private general insurance companies duly registered under IRDAI having a wide network in the State for conducting Livestock Insurance Programme under National Livestock Mission (NLM) and under State Plan scheme in all the 30 districts of Odisha. Interested Companies are requested to quote their rate and submit the same in sealed cover super-scribed with TENDER DOCUMENTS FOR LIVESTOCK INSURANCE, addressed to the Chief Executive Officer, Odisha Livestock Resources Development Society (OLRDS), OBPI Campus, At-Siripur, Po- Suryanagar, Bhubaneswar – 751003

**SALE OF TENDER FORMS:**

**TENDER-FORM** can be downloaded from the website [olrds.odisha.gov.in](http://olrds.odisha.gov.in) and the cost of Tender Paper/ Document can be paid by attaching a Bank Draft amounting to **Rs.2360/-** (Rupees Two thousand three hundred sixty only) towards the cost of tender paper Rs.2000/-+ 18% GST Rs.360 only in favour of “Chief Executive Officer”, OLRDS, OBPI Campus, Bhubaneswar payable at AXIS Bank, OUAT Branch, Bhubaneswar.

The cost of Tender Paper/Document is compulsory and the same is non-refundable.

The Chief Executive Officer, OLRDS, Bhubaneswar shall not responsible for loss of Tender Paper/Document despatched by Post/Courier and for any delay in delivery to the addressee.

The Tender Paper/Document will be opened by the Technical Committee on the scheduled date, time and venue in presence of Tenders/their authorised representative. The financial bid will be open for the bidder, whose technical bids will be found valid and qualified.

| Sl.No | Particulars                    | Details  |
|-------|--------------------------------|--|
| 1     | Scheme will cover insurance of | Large Animal (Indigenous/Crossbred milch animals), other livestock (Goat, Sheep, Pigs, Rabbit) and Pack animals (Male Cattle/ Male Buffalo, Horses, Donkey, Mules, Camels, Ponies) will be covered under the |

|   |   |  |
|---|---|--|
|   |   | programme.   |
| 2 | Eligibility Criteria  | <ol style="list-style-type: none"> <li>1. Any Public Insurance Company or Private Insurance Company approved by IRDA can participate in Bid. Authorised agents or any firm or Agency on behalf of Insurance Company are not eligible to participate in the bid.</li> <li>2. The Company should have a minimum three years of working experience in Livestock Insurance Sector.</li> <li>3. The company should have adequate infrastructural manpower in the State of Odisha covering all the 30 districts for efficient implementation of the Scheme.</li> <li>4. The Company should have digital platforms for livestock insurance and shall have facility for integration with State Govt. Portal GO-SUGAM.</li> </ol> |
| 3 | Start date of receipt of filled in EOI document   | Dt.04.02.2026  |
| 4 | Last date of receipt of filled in EOI document & EMD submission<br><br>(in the form of DD/ Bank Gurantee) | Dt. 16.02.2026 Time. 5.00 PM<br><br>Address : OLRDS, OBPI Campus, Bhubaneswar either by hand or registered post  |
| 5 | Date of opening of EoI<br><br>(For Technical Evaluation)  | Dt 17.02.2026, Time 11.00 AM   |
| 6 | Cost of EoI Form (D.D)<br><br>(Non - refundable)  | Rs.2360 /- including GST   |
| 7 | Earnest Money Deposit (EMD) by any Nationalized Bank (Refundable)   | <b>Rs. 4,50,000.00 (Rupees Four Lakh Fifty Thousand Only)</b> in favour of the Chief Executive Officer, OLRDS, Bhubaneswar in shape of DD/Bank guarantee   |
| 8 | Performance Security  | Performance security shall be @ 10% of the contract value. The successful bidder shall submit the prescribed amount within 10 days from the date of issue of contract order in shape of bank gurantee.   |
| 9 | Assignment Duration   | The tenure of assignment/contract would be initially for a period of 1 year which may be renewed for another two years on a yearly basis subject to satisfactory performance from the date of signing of the contract. -   |

## ODISHA LIVESTOCK RESOURCES DEVELOPMENT SOCIETY (OLRDS)

BHUBANESWAR-751003

### General Conditions

1. The Livestock Insurance as a component of submission on livestock development of National Livestock Mission (NLM)/State plan is to be implemented in all the districts of the State.
2. The Livestock insurance is to be implemented in all the **30 Districts** of the State.
3. The Indigenous/crossbred milch animals, other livestock (Goat, Sheep, Pigs, Rabbit, Yak, Mithun) and Pack animals (Male Cattle/ Male Buffalo, Horses, Donkey, Mules, Camels, Ponies) will be covered under the programme.
4. As per F. No. 26/106(2)/Policy/2015-LI-NLM, Livestock Insurance Scheme is exempted of Goods and Service Tax (GST).

#### 5. Livestock to be covered

A) Benefit of subsidy is to be restricted to 5 large animal per beneficiary per household insured under State Plan Schemes like Go-Sampad Bima Yojana under Mukhyamantri Kamadhenu Yojana (MKY) & 10 large animals per beneficiary per household under Central Sponsored Scheme under National Livestock Mission(NLM).

- B. In case of **small animals** like sheep, goat and pig and rabbit, the benefit of subsidy is to be restricted based on '**Cattle Unit**' and one cattle unit is equal to **10 small animals**. Therefore, for small animals, the benefit of subsidy is restricted to **100 small animals i.e 10 Cattle units** per beneficiary per household.
- C. If a beneficiary has less than 10 large animals or 1 Cattle unit (10 Large Animals) can also avail the full benefit of subsidy.
- D. Individual beneficiaries of the WSHG will be covered under this scheme.
- E. However, a beneficiary may insure **more than 10 large animals by paying the full premium** without availing the benefit of subsidy for all animals.
- F. Similarly, a beneficiary may insure more than 10 Cattle units or more than 100 small animals can insure their animals by paying the full premium without availing the benefit of subsidy for all animals. -

#### 6. Valuation and Sum Insured:

- A. The market value of Livestock varies from breed to breed, from area to area and from time to time. The examining veterinarian's recommendations (local AVAS/ VAS/ BVO) shall be considered as the proper guide for acceptance of insurance as well as for settlement of claims.

- B. The maximum value of a cow having milk yielding capacity of 10.0 liters or more per day is estimated to be ₹ 90,000/- for those procured under the scheme Buffalo Entrepreneurship Development Scheme (BEDS), Go-Palan Yojana (GPY) under MKY and MKUY scheme.
- C. However the maximum value of a cow/buffalo covered under Livestock Insurance Scheme under NLM will be maximum of ₹ 60,000/- whereas for small animals maximum of ₹ 8000/-
- D. The value of non-scheme milch cow will be estimated as per market value computed using NABARD norms (that value is at the rate ₹ 6,500/- for every liter of milk produced per day for cross-bred and exotic cows and ₹ 9,000/- for every liter of milk produced per day for indigenous & graded cows) and assessment of animal's body condition, which will be finalized by local AVAS/ VAS/ BVO.
- E. The maximum value of a she-buffalo having milk yielding capacity of 8.0 liters or more per day is estimated to be ₹ 90,000/- for those procured under the scheme Buffalo Entrepreneurship Development component under MKY scheme and MKUY. The value of non-scheme animals will be estimated as per assessment of the animal's body condition and will be finalized by local AVAS/ VAS/ BVO.
- F. The market price of pack animals viz Horses, Donkey, Mules, Camels, Ponies and draught animals like castrated male of Cattle/ Buffalo along with breeding bulls and minor livestock (Goat, Sheep, Pig, Rabbit) is to be assessed by the local veterinarian.
- G. In case of dispute the price fixation would be settled by the Examining Veterinarian, who will ensure the sum insured shall at par to market value.
- H. The premium of calves under Female Calf Rearing Scheme will be Rs.675.75 per calf for two years. But the claim shall be settled as follows. It is to be noted that the calves registered for FCRS will be insured taking the average valuation of ₹15000/- at the time of insurance.

| <b>Valuation of calves under Female Calf Rearing Scheme (FCRS) under State plan</b> |                         |
|---|-------------------------|
| <b>Months</b>   | <b>Tentative Values</b> |
| 4- 8 months   | ₹ 5,000/-               |
| 9- 12 months  | ₹ 10,000/-              |
| 13-16 months  | ₹ 15,000/-              |
| 17- 20 months   | ₹ 20,000/-              |
| 21- 24 months   | ₹ 25,000/-              |
| 25- 28 months   | ₹ 30,000/-              |

#### 7. **Age of the Animal :**

The permissible age of animals for the purpose of insurance under this scheme would be as below.

- a. Minimum 2 years to maximum 8 years for milch cows

- b. Minimum 3 years to maximum 8 years for milch buffaloes
  - c. Minimum 2 years to maximum 8 years for pack animals
  - d. Minimum 1 years to maximum 5 years for small animals (Sheep & Goat)
  - e. Minimum 1 years to maximum 3 years for small animals (Pig & Rabbit)
  - f. Minimum 4 months for female calves born under Frozen Semen Artificial Insemination (FSAI) included under Female Calf Rearing Scheme (FCRS) upto the age of 28 months.
8. The rate of premium quoted by the agency shall not exceed 4.5% for annual policies, 8.0% for two-year policies and 11% for three-year policies in respect of all the 30 districts of the State and the period of completion is one year from the 10<sup>th</sup> day of signing of the agreement.

9. **Identification of Animals**

- **Procurement of ear tags and supply of ear tag applicators will be done by the Insurance Company.**
- The animals insured will have to be properly and uniquely identified at the time of insurance by use of Poly-Urethane laser printed ear tags having unique identification no. (12 digit issued by NDDB) compatible with Bharat Pasudhan Portal under National Digital Livestock Mission (NDLM) developed by National Dairy Development Board (NDDB) to be used for identification of animals both for large and small animals
- Accordingly, CDVOs will give their requirements for twelve-digit ear tags with unique identity number approved by NDDB both for large and small animals, ear tag applicators & extra pin of ear tag applicator to the Insurance Company one month prior to execute the programme.
- However, the animals **already having ear-tags** with unique twelve-digit identity numbers of NDDB will not be retagged and existing ear-tag will be considered for insurance coverage and there shall not be any dispute in settlement of claims on account of utilization of existing ear tags.
- There shall not be any dispute in settlement of claims on account of utilization of existing tags having unique twelve-digit identity no. of NDDB.
- CDVO'S will submit Ear tag utilization report to mapped office or the selected empanelled Insurance Intermediaries by the Insurance Company monthly along with opening balance for every month.
- The animals to be insured should be fixed with microchip along with ear tag.
- While processing an insurance proposal, 360-degrees photographs/ 4 sided Geo-tagged photographs / colored photographs (in case of remote areas) of the animal clearly displaying the EAR TAG shall be taken. The cost of the photos and EAR TAG and TAGGING will be borne by INSURER.

**10. Change of ownership during the period of insurance:**

In case of sale of the insured animal or otherwise transfer of animal from one owner to the other, before expiry of the insurance policy, the authority of

beneficiary for the remaining period of policy will have to be transferred to the new owner. Endorsement of the same will be issued by the Insurer on receipt of requisite Transfer Fee as onsite, online, real time basis. The selected intermediary must ensure that the policy is transferred within 48 hours of intimation. The insurance company will send an SMS to the new farmer stating that the policy has been transferred in his name. The ownership transfer will also be uploaded in Bharat Pasudhan Portal by the assigned Veterinary officer/Paravet of the respective mapped village.

#### 10. **Requirements while processing an insurance proposal**

- A. A health certificate issued by local VAS/AVAS/BVO (Govt.Veterinarian)
  - B. An adhar card or another form of identification proof submitted by the farmer.
  - C. 360 degree geo tagged photographs of the cattle that display their ear tags or identification numbers will be taken by the insurance intermediary.
  - D. Once the documents are successfully submitted and the premium payment is made, the farmer will receive an insurance certificate.
  - E. **The cost of photos and Ear tag will be borne by the insurance company.**
  - F. **The soft copy of geo-tagged photographs** will be accepted by the company.
  - G. In case of non-submission of geo tagged photos for live and death animal is submitted, claim will not be payable.
  - H. In remote areas where geo tagging is not possible due to network issues, two coloured photographs with date & time of which one photograph should be that of the animal with the Owner and the other photograph should be of the animal with its EAR TAG number clearly visible will be considered.
11. As per the guidelines of GoI, the policy cover should take effect once the basic formalities like identification of animals, its examination by the veterinary doctor, assessment of its value & tagging along with payment of premium to the insurance company by the owner / Intermediary/CDVO on his behalf are completed. Insurance coverage will be effective on the receipt of farmers share.
  12. The insurance company, on its part, will issue instructions to their mapped operating offices that as and when a share of the premium is paid by the owner/ Intermediary/CDVO on his behalf they should issue the policy with immediate effect.
  13. Policy documents will be issued by the Insurance Company within 15 days of receipt of proposal from the concerned Veterinarian through Chief District veterinary Officer (CDVO)/Intermediary.
  14. The selected Insurance Company may demand for Govt. share premium in advance so that insurance cover can take effect immediately after the owner pays the beneficiary share.
  15. The selected insurance company on its part should issue instructions to their branches that as and when share of the premium is paid by the owner/CDVO/Intermediary on his behalf they should issue the policy with immediate effect.

## 16. Claim settlement

### **Insurance procedure and settlement of claims:**

- a. **Claim Settlement:** The insurance company holds the responsibility for processing claims within 15 days after receipt of all documents. There will be waiting period of 15 days for death claim except accidental cases on receipt of farmer share. The process involves several critical steps:

- **Claim Intimation in case of Insured animal death**

In the event of death of the insured animal, the farmer must notify the LI / Insurer/ insurance intermediary via whatsapp, text message, email, within 24 hours of the incident to initiate the claim process. In case the intermediary is not informed, the informed party will inform the same and the intermediary will act on the next steps.

- **Verification Process in case of death of insured animal**

Once notified, the intermediary will contact the AVAS/ VAS/ BVO, who will conduct a post-mortem examination and issue death certificate. The insurance company's investigator may visit the site to verify the claim before post mortem, ensuring that the Ear Tag is still intact.

- **Document Submission in case of death of insured animal**

For the claim to be processed, the following documents must be submitted by the intermediary to the insurance company:

- The post mortem report and death certificate (along with recovered ear tag, if necessary) from local AVAS/ VAS/ BVO. Post mortem report submission should be done within 72 hours of first intimation of death.
- Photographs of the deceased animal, clearly showing the Ear Tag and Intact Ear Tags.
  - Claim intimation to the insurer
  - Insurance policy document
  - A completed claim form
  - Geo-tagged colored photographs of the deceased animal clearly displaying the ear tag (as applicable)
  - A copy of the first page of the farmer's bank passbook, showing the account number and IFSC code
  - An identification proof of the livestock owner, such as an Aadhaar card, voter ID, or PAN card, certified by the respective veterinary doctors

- Notification of the animal's death must be sent within 24 hours to the mapped offices via email, message or whatsapp under intimation to the respective CDVOs. In unavoidable circumstances, this notification should occur within a maximum of 3 working days.

- **Claim Intimation in case of natural calamity**

In the event of missing/ death of insured animals in case natural calamity, the farmer must intimate the LI/ insurer/ insurance intermediary via whatsapp, text message, email, or post within a week of the incident.

- **Verification Process in case of natural calamity**

Once notified, the intermediary will contact the AVAS/ VAS/ BVO, conduct a post-mortem examination and issue a death certificate in case the carcass is present. If the animal is missing or the carcass is not available, then the report submitted by district administration to SRC will be considered as documentation.

- **Document Submission in case of natural calamity**

For the claim to be processed, the following documents must be submitted by the intermediary to the insurer:

- The post mortem report along with recovered ear tag if carcass is available and Post Mortem is conducted and death certificate from local AVAS/ VAS/ BVO. Post mortem report submission should be done within 72 hours of first intimation of death.
- Photographs of the deceased animal, clearly showing the Ear Tag if carcass is available.
  - Claim intimation to the insurer
  - Insurance policy document
  - A completed claim form
  - Geo-tagged colored photographs of the deceased animal clearly displaying the ear tag, if carcass is available.
  - A copy of the first page of the farmer's bank passbook, showing the account number and IFSC code
  - An identification proof of the livestock owner, such as an Aadhaar card, voter ID, or PAN card, certified by the respective veterinary doctors

- The report submitted by district administration to SRC report for the insured animals, where carcass is not available.
- Notification of the animal's death must be sent within 24 hours to the mapped offices via email, message or whatsapp under intimation to the respective CDVOs. In unavoidable circumstances, this notification should occur within a maximum of 3 working days.

#### **17. TIME PERIOD –**

- The claim shall be settled **within 15 days** of receipt on the aforesaid documents by the Company.
- If the company fails to settle the claim within 15 days of submission of documents complete in all aspect, the Insurance Company will be liable to pay a penalty of 12% compound interest per annum to the beneficiary.

#### **18. CASE OF DELAYED INTIMATION**

- In case of delayed intimation of the deceased animal and any breach of policy conditions, at the discretion of the Insurer, claim will be paid up to 75% of the sum insured in the policy issued to beneficiaries.
- In case of "No Geo tagged Photographs / coloured photograph (as per clause 9 in case of remote areas) is submitted at the time of inception of policy" of the deceased animals as per the laid down conditions in the MOU, then at the time of submission of claim documentation the claim will be treated as "NO Claim".
- If the delay in intimation through any mode is more than a fortnight the claim is liable to be treated as "NO Claim".
- If a claim is intimated late and carcass is not available for Inspection / disposed-off, then Video graph of Postmortem with Visible Ear tag should be submitted to mapped office as proof of death.

**19.** The insurance company reserves the right to carry out investigation / inspection of documents pertaining to the claims and acceptance of the risk.

**20.** All documents/ forms for insuring as well as settling the claims should be made available by the insurance agency in English language.

**21.** In case the farmers' copy of the Insurance Policy paper is lost then the Insurance Company would immediately issue duplicates Insurance Policy paper & if required also at the time of claim settlement.

**22.** The Postmortem reports & Death Certificates issued in support of the dead animals must be recorded in the respective Veterinary Dispensary and the same will

be verified as and when desired by the insurance company officials or by the authorized investigators appointed by the insurance company.

23. The beneficiary should get full payment of the sum insured in case of death of animals. In case, there are delays in settling a claim or the claim is rejected, it must be fully justified by the concerned insurance company to the claimant under intimation to the CDVO concerned and to OLRDS.

24. Default in settlement of claim or any types of deficiency in services on part of Insurance Companies will immediately be brought to the notice of the Insurance Regulatory and Development Authority (IRDA) which is a Nodal Authority in the country in this regard with intimation to the CDVO, OLRDS and DAHD, GoI.

25. Insurance Companies should have an IT based mechanism to ensure the genuineness of insurance claims. Representatives of insurance company may take up investigation to verify before settlement of claims.

26. The selected insurance company will execute Livestock Insurance through any of the IRDAI registered intermediaries impaneled by OLRDS. The list of such empaneled Intermediaries will be provided after selection of the Insurance company.

27. The selected insurance company has to execute a tripartite agreement (within 4 weeks of selection) with the Chief Executive Officer, OLRDS ( Authorised Officer) and Insurance Intermediaries chosen by the Insurance Company from empaneled pool ,on the Non Judicial Stamp Paper worth of Rs.500/- (Rupees five hundred)only for Implementation the Risk Management & Livestock Insurance Programme in the State.

28. The selected Insurance Company shall submit a monthly progress report for each month within first week of subsequent month starting with the signing of the agreement in the prescribed format) to be supplied by OLRDS after signing of agreement. Other reports as per the requirement will have to be supplied by the company within the stipulated time. And all the reports will be provided by the Nodal Office by e-mail/portal.

29. In case of any breach of contract in issuing the policies and submission of required reports, the company/agency shall, without prejudice to any other right or remedy available under the law to the Government on account of such breach, will abide by the decision of Director, AH&VS, Odisha, Cuttack in this regard as per the terms & conditions of the agreement.

### **30. ROLES AND RESPONSIBILITY OF EMPANALLED INTERMEDIARIES**

Insurance Intermediary shall be rendering Pre-Placement, Placement and Post-Placement services and doing the intermediation & co-ordination between the department of Animal Husbandry at block and district level, OLRDS and DAH & VS at State Level, Insurance Co. & Beneficiaries for successful implementation of the Scheme.

#### **A. Scope of work for Insurance Intermediary & Related Processes**

1. Insurance intermediary shall be doing the intermediation & co-ordination between the Department of Animal Husbandry at the block & district level, OLRDS at State level, Insurance Co. & Beneficiary for successful implementation of the Scheme.
2. Insurance Intermediary shall have representatives at all districts who will ensure the total targeted number of animals are covered under the scheme with stipulated time frame.
3. Insurance Intermediary shall be responsible to make the necessary IEC activities (Information, Education & Communication) amongst the farmers and spread awareness about the programme.
4. Insurance Intermediary shall be responsible for making intimation to Insurance Company and arranging visit of surveyor for physical verification of carcass & tag/chip, Collection of entire set of required documents & submission of the same to the insurer. Intermediary shall facilitate transfer of Farmers share of premium (to be paid electronically in favour of insurer) for underwriting of Policy.
5. Follow-up with Insurer to obtain Insurance Policies and further to check & confirm for policies issued in line with tender conditions.
6. Similarly at the time of claims, Insurance Intermediary shall be responsible for collection of entire set of required documents for claim settlement and submit to Insurance Company for settlement of Claims. This process may be carried out either by way of hard copy or soft copy as may be agreed upon with mutual consent from Insurer and Insurance Intermediary. Insurance Intermediary will also act as a co-ordinator/facilitator between Farmer, Insurer and Govt. Officials for smooth implementation of the Scheme.
7. Insurance Intermediaries should make endeavour to facilitate the process of claim settlement and see the same gets settled within agreed timeline after submission of documents by the beneficiary.
8. Insurance Intermediary will provide regular updates/reports & MIS to the OLRDS on the status of Enrolment, Claims and Customers queries & Complaints (if any)
9. Insurance Intermediary needs to oversee the following:

- a. The animal Insured will have to be properly & uniquely identified at the time of insurance. The traditional insurance method of ear tagging, or the recent technology of fixing microchip (like RFID) could be used at the time of taking the policy.
- b. The cost of fixing the ear tags/microchip will be borne by the Insurance companies. Beneficiaries will be responsible for safe keeping of ear tag/microchip, failing which he/she will not be eligible to claim insured amount.
- c. While processing an insurance proposal, minimum one geo tagged photograph of the animal clearly displaying the EAR TAG shall be required. It will be mandatory for the Insurance Company /Insurance mediatory to keep these photos in records. The Insurance Company will bear the cost of photos and EAR TAGS AND MICROCHIPS.
- d. Insurance cover will be provided after a valid Health Certificate issued by Veterinary Doctor of Govt. of Odisha of concerned area. Ear Tag no./Microchip identification number should be mentioned in Health Certificate.
- e. After the payment of premium share by the owner, the policy will be effective for coverage of risk management and insurance premium share by owner should be electronically transferred in favour of Insurance Co.
- f. Only five documents would be required by the insurance company for settlements of claims of full sum insured namely
  - i. Information of death of animal by owner to the Insurance Company/Intermediary
  - ii. Insurance Policy paper
  - iii. Intact Ear- Tag (To be collected by Intermediaries) or scanned record of the microchip.
  - iv. Claim Form
  - v. Post mortem Report from concerned area Govt. Veterinary Doctor
  - vi. Bank Pass book details of the farmer
- g. Claim intimation should be intimated to the block level Govt. Veterinarian & nominated person of Insurance Company/Intermediary by Phone / mobile (WhatsApp)/E-mail / SMS as soon as possible. The carcass should not be disposed-off at the time of lodging claim and it should made available for inspection of Insurance Company/Intermediary if it desires and inform to do so within 6 hours of intimation. If Insurance Company/Intermediary does not inform for inspection of carcass within 6 hours of intimation, owner will dispose after Postmortem.
- h. The beneficiary should get full payment of the sum insured in case of the death of the animals. If there is delay in setting a claim or the claim is rejected, the intermediary will inform the claimant and to the Chief District Veterinary Officer along with OLRDS/DAH & VS.It must be fully justified by the concerned insurance company.

- a. In case of sale of the insured animal or otherwise transfer of animal from one owner to other, before expiry of the insurance policy, the benefit of insurance coverage will shift to new owner. The formalities for transfer of livestock policy and fees and sale deed etc. required for transfer should be mentioned in insurance document paper.

### **ELIGIBILITY CRITERIA FOR PARTICIPATION IN THE BID**

1.
  1.
    1. Any public insurance company or private insurance company approved by IRDA with approval for livestock insurance can participate in the bid. Authorised agents/ any farm or agency on behalf of the insurance company are not eligible to participate in the bid.
    2. The insurance company should have minimum three years' work experience in Livestock insurance sector.
    3. The insurance company should have adequate infrastructure and manpower in the state of Odisha covering all 30 districts for efficient implementation of the scheme.
    4. The company shall engage intermediary(s) empanelled by OLRDS for intermediation and coordination with mutually agreed terms and conditions.

### **OTHER CRITERIA**

1. The company should have its own digital platform for livestock insurance and shall agree to align with the state government portal GOSUGAM.
2. Technical bid should essentially include & the bidder needs to submit
  - a. Photocopy of certificate of registration with IRDA for general insurance business and approval for livestock insurance category
  - b. Valid registration certificate with up to date filing of returns.
  - c. Affidavit regarding non blacklisting by the Central Govt./any State Govt./any Govt.
  - d. Audited balance sheet of last three years i.e., 2022-23, 2023-24 and 2024-25.
  - e. Details of the infrastructure including technical manpower associated with Livestock insurance at district and state level Odisha in a tabular form. (District, Number and type of office, Number of technical manpower)
  - f. All documents as mentioned in the Technical Evaluation Criteria.
  - g. Declaration to accept to all the terms and conditions of the proposal.
  - h. Only those documents which have been asked to have to be given with page number.

- a. Work experience in executing Livestock Insurance Scheme for at least 3 years. (work order and invoice copy)
  - j. EMD as mentioned of **Rs.4.50 Lakh** is to be deposited as per Rule 212 (1) of GFR 2023 in shape of DD/ Bank Guarantee in favour of Chief Executive Officer, Odisha Livestock Resources Development Society payable at Bhubaneswar.
  - k. Money receipt/Demand draft of Rs.2360/- towards the cost of tender document and its processing.
1. All the enclosure must be attested/self-attested by the bidder.
  2. The decision of the Technical Committee will be final.
  3. EMD/ bid security is mandatory. Offers without EMD will be summarily rejected.
  4. The successful bidders will have to execute a tripartite agreement within four weeks (after selection of Insurance Company) with the CEO, OLRDS, and the Insurance Company incorporating all the terms and conditions of this proposal notice and EoI on non-judicial stamp paper of **Rs.500/-**.
  5. The EMD shall be forfeited in the following events
    - a. If the bidder varies/modified the bid during the bid validity period or extension period (or)
    - b. If a bidder engages in coercive practice, undesirable practice or fraudulent practice or restrictive practice (or)
    - c. If a bidder withdraws the bid during the bid validity period (or)
    - d. If a bidder fails to sign the contract
  6. The OLRDS shall not be liable to pay any interest on the EMD/bid security deposit so made.
  7. **Extension in time for completion of work:** Extension in time for completion of work may be approved by the DAH & VS and OLRDS.
  8. Subletting and assignment: The insurer shall not sublet, transfer or assign the work in any manner what so over.
  9. The empanelled intermediaries for the scheme are to handle all issues pertaining pre-placement and post-placement, to intermediate and coordinate among all stake holders. The brokerage charges/commission are to be decided between the insurance company and intermediaries and will be paid by the insurance company as per IRDAI (payment of remuneration to insurance intermediaries) regulations 2016 amended from time to time. No invoice shall be raised as their commission/ remuneration to OLRDS.
  10. The price bid submitted by the insurance companies with valid technical bids will be opened by the technical committee and the successful bidder will be decided based on L1

11. The successful bidder shall enter into the tripartite agreement within four weeks of the receipt of work order from the CEO, OLRDS
12. Responsibility for the correctness of the information submitted in the bid lies with the bidder only. If any information furnished in the bid is proved to be false at any later date, the bid will not only be rejected but also the bidder will be BLACKLISTED by the OLRDS from participating in future procurements of Animal Husbandry Dept., for a period of 3 years.
13. The Insurance Company /Insurance Intermediary should ensure that the information given by the department/s is not disclosed to any intended person, firm, body, corporate and/or authority and make every effort that the data/information is kept confidential.
14. Price mentioned in the Financial Bid shall be firm and/is not subject to escalation on any account, till the scheme is executed in full.
15. GST is exempted under LIS as per the operational guideline of NLM towards implementation of the Scheme.
16. **Terms of Payment:** Payments will be made through Electronic transfer only. In case of erroneous payment/remittance of excess to the insurance company, the same shall be refunded immediately upon the reconciliation of premium paid.

**On signing of agreement 30 % of total premium amount will be released to Insurance Company.** On submission of adjustment of released amount against insurance made subsequent amount will be released.

17. Extension and Termination: OLRDS reserves the right, to seek extension of insurance cover, for a specific period, if necessitated. The insurer/Insurance Company shall arrange extension of the insurance coverage for the period on prorata basis.
18. In case of any dispute, the decision of DAH & VS and Vice-president, OLRDS will be binding to all.
19. The Chief Executive Officer, OLRDS reserves the right to amend or reject all or any part of the proposal without assigning any reasons thereof
20. All legal proceedings, if necessary, arises shall be subject to jurisdiction of competent court of justice in Bhubaneswar, Odisha.
21. More information may obtain from the OLRDS, OBPI Campus, Bhubaneswar, website - [www.olrds.com](http://www.olrds.com)

**Annexure-I**

**Expression of Interest (EoI)**

**(TECHNICAL BID)**

**(Livestock Insurance under National Livestock Mission & State plan Scheme 2026-27  
implemented by OLRDS, Odisha)**

**(All entries should be made by Ball point pen neatly without overwriting)**

**1. Name of the Insurance Company with address:**

**2. Details of the contact person (Name with Mobile no.) along with E-mail ID:**

**3. Address of registered Head office of the company:**

4. GST number and PAN/TAN number

|  |
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|  |
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5. Details of the manpower Capacity including & network in the State of Odisha to provide services of Livestock Insurance in 30 Districts (attach separately)

6. Whether cost of tender paper has been paid or not (Yes/No) (Details)

|         |        |
|---------|--------|
| Date -  | DD No- |
| Amount- |        |
| DD/BG-  |        |

7. Whether EMD Paid ( If yes, details of the Bank draft/ BG)

|             |        |
|-------------|--------|
| DD No-      | Date - |
| Bank Name - |        |
| Amount -    |        |

8. IRDAI Registration Certificate

9. Work Experience certificate (Photocopy of work order of State Govt./Central Govt.)

10. Audited Account Statement of last 3 years ( 2022-23.2023-24 and 2024-25)
11. Undertaking of non-Black listing Certificate
12. Checklist of all the documents submitted.

### **FINANCIAL BID**

**Should be given in a separate envelope super scribed as "FINANCIAL BID"**

Premium quotation details

| Premium rate for one year policy including all taxes | Premium rate for two-year policy including all taxes | Premium rate for three-year policy including all taxes |
|--|--|--|
|  |  |  |

**NB:**

1. **As per the guideline es of Govt. of India the rate of premium should not exceed 4.5% for annual policies, 8.0% for two-year policies & 11% for three-year policies in respect of Odisha State.**
2. **It is mandatory to indicate the premium quotation rate for one year, two year & three-year policy.**

We hereby declare that the information furnished above are true and we agree to the terms and conditions laid down in the tender documents.

Signature with seal

Place:

Date:

## APPLICATION FORMAT FOR SUBMISSION OF EOI

Interested Agencies are requested to submit the EOI as per the format described below:

General Details of the agency/Company (As check list)

| Sl. No. | Particulars   | Documents attached (Yes/No) | Details of Documents Attached | Mention Page No. |
|---------|---|-----------------------------|-------------------------------|------------------|
| 1       | Name of Agency/Company  |                             |                               |                  |
| 2       | Address of Head Office:<br>Name of the contact person:<br>Mobile no:<br>E-mail ID:                                    |                             |                               |                  |
| 3       | Corresponding Office Address (if other than above):<br>Name of the contact person:<br>Mobile:<br>E-mail ID:           |                             |                               |                  |
| 4       | No. of years of holding an Insurance Broking License granted by IRDAI   |                             |                               |                  |
| 5       | Business Premium Turnover of the insurance Intermediary Revenue for FY 21-22, 22-23 & 23-24                           |                             |                               |                  |
| 6       | No. of Central Govt/State Govt/Any Govt undertaking/Semi Govt Institute/PSU clients handled in last 3 years           |                             |                               |                  |
| 7       | Should have implemented mass insurance/experience in Livestock/poultry scheme in Odisha. Details                      |                             |                               |                  |
| 8       | No. of Livestock insured over the years. Details  |                             |                               |                  |
| 9       | No. of Livestock claim settled over the years. Details  |                             |                               |                  |
| 10      | Having office in Bhubaneswar (Odisha) or willing to open office in Bhubaneswar (Odisha) if contract is awarded        |                             |                               |                  |
| 11      | a) No. of full-time employees of the bidder pan India as approved by IRDAI<br>b) Number of full-time employees of the |                             |                               |                  |

|    |  |  |  |  |
|----|--|--|--|--|
|    | bidder in Odisha having requisite qualification of insurance Broking as approved by IRDAI (Broker qualified person)  |  |  |  |
| 12 | Bidder should have its own digital platform to upload photos, proposal form, Health Certificate & required documents including claim intimation, carcass photo etc. Software should be able to generate various reports/MIS and give access to concerned officials of the Animal Husbandry Department. |  |  |  |
| 13 | Affidavit regarding non-blacklisting   |  |  |  |
| 14 | GST registration Number  |  |  |  |
| 15 | Audited account statement of last 3 years (2020-21, 2021-22, 2022-23)  |  |  |  |
| 16 | EMD (Details of DD)  |  |  |  |